

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DOUGLAS HORVATH

Debtor(s)

Case No. 19-23478CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/31/2019.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/11/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,170.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,100.00
Less amount refunded to debtor	\$2,969.80

NET RECEIPTS: **\$130.20**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$130.20
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$130.20**

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	1,821.00	1,821.38	1,821.38	0.00	0.00
ASPEN PROPERTIES GROUP LLC - TR	Secured	NA	20,987.41	20,987.21	0.00	0.00
BMO HARRIS BANK NA	Unsecured	NA	58,553.76	58,553.76	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	8,227.00	8,227.84	8,227.84	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	5,479.00	5,479.26	5,479.26	0.00	0.00
CITIBANK NA**	Unsecured	0.00	6,226.79	6,226.79	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	1,500.00	817.45	817.45	0.00	0.00
DIRECTV LLC BY AMERICAN INFOSOURC	Unsecured	206.00	206.02	206.02	0.00	0.00
DISCOVER BANK(*)	Unsecured	10,798.00	10,798.11	10,798.11	0.00	0.00
HARLEY DAVIDSON CREDIT CORP*	Unsecured	12,951.00	12,951.39	12,951.39	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	4,488.27	4,488.27	0.00	0.00
MAWC	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	849.77	849.77	0.00	0.00
NEXTIER BANK*	Secured	65,520.00	70,831.19	0.00	0.00	0.00
NEXTIER BANK*	Secured	0.00	14,674.85	14,674.85	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	17,508.00	17,508.08	17,508.08	0.00	0.00
PNC BANK NA	Unsecured	11,620.00	11,620.46	11,620.46	0.00	0.00
PNC BANK NA	Unsecured	5,382.00	5,382.81	5,382.81	0.00	0.00
PNC BANK NA	Secured	32,261.00	32,338.09	29,995.12	0.00	0.00
PNC BANK NA	Secured	0.00	0.00	2,342.97	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,343.00	4,343.62	4,343.62	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	27,556.00	27,556.21	27,556.21	0.00	0.00
STATE FARM BANK	Unsecured	3,240.00	3,240.19	3,240.19	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	266.00	256.26	256.26	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	186.00	179.03	179.03	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	92.00	88.48	88.48	0.00	0.00
WEST PENN POWER*	Unsecured	2,000.00	2,915.49	2,915.49	0.00	0.00
WESTMORELAND COUNTY TAX CL	Secured	5,000.00	4,896.23	4,896.23	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$53,325.30	\$0.00	\$0.00
Mortgage Arrearage	\$14,674.85	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,896.23	\$0.00	\$0.00
TOTAL SECURED:	\$72,896.38	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,488.27	\$0.00	\$0.00
TOTAL PRIORITY:	\$4,488.27	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$179,022.40	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$130.20</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$130.20</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/07/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.